

MEMBER ADVOCATE

COMPENSATION: \$14 to \$18+ per hour

FLSA: Non-Exempt

LOCATION: Charlotte, North Carolina

CONTACT: jobs@naca.com or 617-250-6222 ext.1221

BENEFITS: Comprehensive package: single/family health, vision, dental, 401(k) and more

WEBSITE: www.naca.com

NACA

NACA is the country's preeminent non-profit homeownership and advocacy organization with over two million Members through over forty-five offices nationwide. Over the past thirty years NACA has established a track record that has earned both the respect and fear from others in the lending industry. NACA stands out in the following areas: 1) It is the most effective organization in the country in providing affordable homeownership; 2) It is the place to work to fight for economic justice for those dedicated and willing to work hard; and 3) It provides unprecedented opportunities for staff to do well financially by doing good.

Started in 1988, NACA has won campaigns against some of the country's most powerful companies and individuals that engaged in predatory and discriminatory lending. NACA's success is a result of its aggressive, confrontational advocacy and state-of-the-art systems and operations. The purchase program provides comprehensive counseling as HUD's largest housing counseling agency (through its Neighborhood Stabilization Corporation subsidiary) with access to NACA's Best in America mortgage: no down payment, no closing costs, no requirement for perfect credit and always at a below-market, fixed interest rate. NACA has over \$15 billion in mortgage commitments from the country's largest lenders to support this program. Through its HomeSave program for homeowners with an unaffordable mortgage, NACA is also the most effective in providing affordable solutions and has done so for over 250,000 at-risk homeowners nationwide.

Built on this track record of success, NACA is undertaking rapid expansion across the country with the hiring of many additional staff nationwide. NACA continues its aggressive advocacy in fighting for economic justice for low- to moderate-income people and communities. In addition to affordable homeownership, NACA takes on economic justice issues such as student debt, tax equity, income inequality, environmental and other issues. Employees at NACA have a tremendous impact on the communities and the Members they serve. For more information about NACA, its history and programs, visit www.naca.com.

MEMBER ADVOCATE

The Member Advocate ("Advocate") position is based in NACA's Charlotte North Carolina Counseling Center counseling primarily homeowners in the Membership Assistance Program ("MAP") and the Home Save Department. The MAP department works primarily with homeowners who have purchased through NACA and have a NACA Mortgage. The Home Save Department works with homeowners who have mortgages with other lenders/servicers who are at risk of foreclosure. The Advocate works directly with these homeowners to assist them in achieving an affordable mortgage payment and then to make such payments. The primary solution for most homeowners at risk of foreclosure or with an unaffordable mortgage is to defer the unpaid mortgage payment or to modify the mortgage. NACA has been the most successful organization to providing affordable solutions to over 250,000 homeowners through our extraordinary Save the Dream events and remotely from NACA's Charlotte Counseling Center. The Advocate needs to understand and advocate for the most beneficial and affordable mortgage solution for

Members. The Advocate would also participate in nationwide NACA events to counsel homeowners. The servicer or investor must approve the affordable solution for the homeowner. NACA has been extremely successful in making miracles happen.

Homeowners who call the department, or contact in other ways, are assigned an Advocate as their primary point of contact until they receive an affordable solution or there is a final decision. The Advocate must be relentless in assisting the homeowner in obtaining an affordable solution. The Advocate is not to accept denials in pursuit of a long-term, affordable solution and will continue to advocate unless the Member does not want to continue.

Advocates also work with NACA homeowners who are experiencing a hardship, unable or struggling to pay their mortgage. Advocates are assigned to NACA Homeowners who are late on their mortgage payments and/or have a hardship. The Advocate contacts NACA Homeowners who are late on their mortgage payment and work with them to become current on their mortgage. The Advocate contacts homeowners not less than twice a month. The Advocate also works with the Member to obtain and process financial assistance through NACA if appropriate.

Advocates are engaged in outreach to NACA Members to engage them in various activities and campaigns. This includes obtaining testimonies of Members closing on their NACA mortgage and sharing this experience with decision makers. Advocates would also reach out to Members to them participate in NACA's neighborhood committees and campaigns.

Main Responsibilities:

The Advocate works with a homeowner to obtain an affordable solution using a very strong understanding of solutions and government programs. The Advocate is responsible for:

- **Counseling:** Counsel the homeowner by developing a comprehensive budget to determine whether the homeowner can afford the mortgage.
- **Affordable Mortgage Payment:** Determine an affordable mortgage payment which should be the lessor of 31% of the homeowner's gross income or the funds available from their budget (i.e. net income, less monthly liabilities, less monthly expenses).
- **Affordable Solutions:** Identify the servicer and investor to determine solution options.
- **Homeowner Affordable Solution:** Work with the homeowner to determine a solution to become current: modification, payment plan, deferral or another outcome supported by the homeowner.
- **File Submission:** Submit to the servicer a complete file including the required documents with the proposed affordable solution.
- **Servicer Follow-up** - Advocate with the servicer for Member's affordable solutions. Communicate with the servicer to determine if additional documents or information is required.
- **Decisions:** Obtain a decision from the servicer within 30 days of the submission of the complete file. If the homeowner is denied by the servicer or investor, communicate this to the homeowner and advise them that NACA will continue to advocate as long as desired.
- **Homeowner Communication:** Communicate with the homeowner until there is an affordable solution or the file is closed.
- **Foreclosure Sales:** Postpone foreclosures to provide time to achieve an affordable solution.
- **Outreach:** Continually follow up with the Member to bring awareness regarding outreach, volunteering, etc.
- **Other Assignments:** Complete any assigned special projects.

Additional Programs & Responsibilities:

The Advocate is also responsible for increasing participation in NACA's homeownership programs, campaigns, and other activities. Advocates are assigned NACA Homeowners, homeowners assisted by

NACA and others as their primary point of contact to encourage their continued involvement in NACA. The Advocates' outreach responsibilities include involving Members in the following:

- Member Participation - Increase Member participation in NACA's neighborhood committees and campaigns.
- Member Introduction - Call the NACA Homeowner soon after their closing to welcome them into the NACA homeowner family. Address any concerns to create a positive feeling as a new NACA homeowner and a good feeling about NACA, even if it was a difficult purchase process.
- Member Communication - Contact Members regularly to involve them in volunteer activities. If they are doing repairs, coordinate with HAND to provide additional assistance.
- Communicate Positive Member Experience - Work with the Member to send a letter and email from the Member to public officials describing their positive experience with NACA and the extraordinary terms of their mortgage. Post NACA Homeowner's positive experience on social media.
- Surveys & Evaluations - Provide survey/evaluation regarding their NACA home buying experience.
- HBW Locations - Identify new workshop locations.
- Community Involvement & Leadership - Introduce NACA to community leaders, pastors and others the Member knows and encourages their participation with NACA. Involve Member's family, friends and neighbors to get warm introductions to organizations, churches and government entities.
- Community Events – identify community events and participate to get the word out about NACA.

TYPICAL DEMANDS:

The Advocate must be able to meet the demands of the job that typically consists of 40 hours a week. S/he must be flexible in his/her work hours, which will depend on NACA's events, changing demand for NACA services and other factors. NACA reserves the right to modify an Advocate's work hours by increasing hours, reducing hours, changing shifts, and/or requiring weekend work. Such modifications may occur on short notice including during an existing shift. Typical work hours are: 8:30 a.m. to 5:30 p.m. The Advocate works within the required schedule with no or limited need for overtime unless required or approved. Additional time would be needed on some weekends and during NACA's events (which occur primarily over four days each including weekends) and other campaign activities.

COMPENSATION:

The salary range is between \$14 and \$18+ per hour based on experience. There may be opportunities for additional compensation or bonuses based on performance and results such as providing effective priority services.

PERFORMANCE:

- Flexible, ready and willing to address other functions, campaigns and activities as required by NACA, including travel.
- High work efficiency by spending over 85% of his/her time in NACA's software system, or as adjusted by national management, ("Work Efficiency"), since virtually all NACA's activities require work through NACA's software.
- Adheres to NACA's standards of customer service and office professionalism.

WORK ENVIRONMENT:

The Advocate provides assistance to Members by phone from NACA's Charlotte-based counseling center (i.e. call center environment). The Advocate must be able to perform the following tasks to perform their job responsibilities.

- Sit for extended periods of time
- Read computer screen/monitor for extended periods of time
- Read complex documents
- Answer a high volume of telephone calls, with a headset, for extended periods of time

JOB QUALIFICATIONS:

NACA seeks leaders with a positive and open attitude, a strong work ethic and relentless commitment to success with attention to detail and ability to meet aggressive deadlines and ambitious goals. S/he is expected to have a high level of core competencies and skills included in one's personal characteristics and professional experiences in the following areas: communication, organizational skills, professional skills, professionalism, customer service, time management, positive leadership, computer skills and being mission-driven. The **Core Competencies & Skills** are described in detail at www.naca.com.

Education:

- B.A. or B.S. – Preferred
- High School Graduate or Equivalency – Required
- Mortgage and/or real estate courses – Highly Preferred

Experience:

At least two years demonstrating some or all of the following:

- Experience and knowledge of NACA's HomeSave program.
- Call center experience
- Counseling or social work, such as school guidance
- Mortgage brokerage, origination and/or processing
- Education (i.e., teaching)
- Loss mitigation

APPLICATION PROCESS

Applicants must complete the application at www.naca.com.

NACA is an equal opportunity employer. Minority and bilingual individuals, particularly those who speak and write in Spanish, as well as second change applicants are strongly encouraged to apply. To follow-up and for inquiries regarding this and other positions contact NACA's HR Department at jobs@naca.com or call 617-250-6222 ext.1221.

This job description is solely for descriptive purposes with NACA reserving the right to make unilateral changes to this job description including the compensation for all staff or on an individual basis. NACA may also change the compensation during campaigns, activities and events at its discretion. This does not constitute a contract for employment. Nothing herein shall limit NACA in its sole discretion from terminating an employee for any reason or no reason with employment on an "at-will" basis.